Section C -- Unemployment and Sickness Benefits

This section presents data on unemployment and sickness benefits paid to qualified railroad employees under the Railroad Unemployment Insurance Act. Railroad unemployment and sickness benefits, by law, are based on a July-June benefit year. Therefore, railroad unemployment and sickness insurance benefit operations are presented on a benefit year basis, rather than on a fiscal year basis.

Normal benefits of each type may be paid for as many as 130 days in a period of 26 or more weeks but may not exceed the total creditable base year compensation of the beneficiary. After exhaustion of normal benefits, an employee with 10 or more years of railroad service may receive additional benefits in an extended benefit period provided he(she) has not voluntarily retired, has not left work without good cause (for unemployment benefits only), and is less than 65 years old (for sickness benefits only). Extended benefits are paid in a 13-week period. However, prior to enactment of the Railroad Unemployment Insurance Amendments Act of 1996, extended benefits would have been paid for a 26-week period to those with 15 or more years of service. Title V of the Emergency Unemployment Compensation Act of 1991, provided extended unemployment benefits to claimants with less than 10 years of service and additional benefits to those with 10-14 years during benefit years 1991-1992 and 1992-1993.

An employee was qualified for benefit year 2002-2003 if in the preceding calendar (base) year his(her) compensation for railroad work, excluding earnings over \$1,050 a month, was \$2,625 or more. Additionally, if the employee was a new entrant to the industry in the base year, he(she) must have had at least five months of service in that year. For a long-service employee (one with 10 or more years of railroad service) a benefit year could be started early if he(she) was not currently qualified but would be qualified for the next benefit year. Also, an extended benefit period could continue beyond the usual June 30 ending date of a benefit year and thus extend the duration of the employee's benefit year. Therefore, the tables in this section on payments for unemployment and sickness that occurred during the July 2002 - June 2003 period include benefits that technically were payable in extensions of the 2001-2002 benefit year or accelerations of the 2003-2004 benefit year as well as those payable for the general benefit year (2002-2003).

Table C1 shows the principal figures for operations in benefit year 2002-2003 and other recent years. Figures in this table refer to payments made and other administrative actions taken under the unemployment and sickness programs during the designated benefit year. Table C2 provides various unemployment and sickness benefit and beneficiary data for benefit years 1973-1974 through 2002-2003. Tables C3 through C7 contain benefit data for unemployment and sickness which occurred in claim periods paid during the particular benefit years stated in the table headings or to which reference is made in the footnotes. Table C8 is a graph of unemployment and sickness beneficiaries by month for benefit year 2002-2003. Table C9 shows the distribution of experience based contribution rates, by number of employers, for 2003.

Payments for maternity under a separate program were discontinued by amendments adopted in 1968. However, provision was made for payment of sickness benefits to female employees prevented from working because of pregnancy or childbirth. The sickness benefit data in this section include such payments.

The unemployment and sickness beneficiary tables for benefit year 2002-2003 include all payments made by June 30, 2003. Benefits are paid for compensable days of unemployment or sickness at a daily rate equal to 60 percent of the employee's last daily rate of pay in the base year, subject to a \$52.00 maximum and a \$12.70 minimum in benefit year 2002-2003.

The most important qualifications of the data for each table are shown in footnotes to the table.

Table C1.-- Principal administrative data for the unemployment and sickness benefit programs, benefit years 1998-1999 through 2002-2003

ltem	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003
Qualified employees	272,400	278,200	277,400	269,900	259,100
Maximum daily benefit rate	\$44	\$46	\$48	\$50	\$52
UNEMPLOYMENT BENEFITS					
Net amount of benefits paid (thousands)	\$31,565	\$35,620	\$43,008	\$47,383	\$45,614
Payments: ¹					
Number	80,800	83,300	96,100	103,600	96,700
Average amount per two week					
claim period	\$386	\$399	\$415	\$429	\$449
Beneficiaries	12,600	13,700	16,700	17,800	15,400
Applications received	15,800	17,500	20,100	22,000	18,300
Claims received	97,900	101,400	118,800	128,500	116,400
Normal benefit accounts exhausted	2,000	2,100	2,200	2,700	2,900
Non-compensable waiting period only ²	200	(3)	(3)	(3)	(3)
SICKNESS BENEFITS					
Net amount of benefits paid (thousands)	\$34,642	\$40,499	\$49,512	\$50,904	\$49,891
Payments: ¹					
Number	145,200	151,300	163,200	168,400	160,700
Average amount per two week	•	•	•	•	,
claim period	\$394	\$406	\$426	\$445	\$461
Beneficiaries	20,600	22,000	23,000	23,000	22,400
Applications received	26,300	27,100	28,700	28,100	27,900
Claims received	169,000	175,900	189,000	194,000	185,700
Normal benefit accounts exhausted	3,900	4,100	4,500	5,100	4,700
Non-compensable waiting period only ²	200	100	100	100	100

¹ Not adjusted for recoveries or settlements of underpayments.

NOTE.--Data covered program activities during the year, regardless of when unemployment or sickness occurred.

² Prior to the October 1996 legislation, no benefits were payable for the first claim in a benefit year, generally resulting in a 2-week waiting period. As a result of the legislation, benefits are payable for each day of unemployment or sickness in excess of 7 during the first 14-day registration period in a benefit year.

³ Less than 50.

Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1973-1974 through 2002-2003

			Beneficiaries per 100 qualified employees ¹	Benefit exhaustions per 100 beneficiaries ¹	Average per beneficiary				
		Amount of gross			Creditable	Creditable/		Amount o	of benefits
Year	Number of beneficiaries	benefits (thousands)			registration periods	compensable days ²	Daily benefit	Total for year	Total pe week ³
NEMPLOYMENT									
973-1974	45,700	\$22,933	7	8	5.3	61	\$12.66	\$502	\$63.30
974-1975	76,000	37,298	12	6	5.2	59	12.69	491	63.50
975-1976	104,800	45,827	16	19	7.6	90	23.36	1,392	116.80
976-1977	80,100	110,221	13	16	7.1	84	24.66	1,377	123.30
977-1978	92,700	114,460	15	11	6.3	75	24.88	1,235	124.40
978-1979	96,400	102,575	16	7	5.4	64	24.94	1,065	124.7
979-1980	102,800	122,021	17	11	5.9	71	24.95	1,187	124.8
980-1981	120,300	213,732	19	23	8.5	105	24.97	1,777	124.9
981-1982	145,200	258,822	24	26	8.5	105	24.98	1,783	124.9
82-1983	174,700	398,448	30	37	10.6	134	24.99	2,281	124.9
983-1984	108,500	209,126	21	28	9.2	114	24.98	1,928	124.9
984-1985	80,000	127,437	17	19	7.9	96	24.98	1,594	124.9
985-1986	86,800	142,795	19	19	8.0	98	24.98	1,645	124.9
986-1987	75,200	127,235	18	8	8.2	68	24.72	1,693	123.6
987-1988	54,400	84,938	14	18	7.5	63	24.72	1,561	123.6
988-1989	35,200	59,047	10	15	7.0	59	28.29	1,679	141.4
989-1990	29,900	57,488	9	17	7.5	64	30.14	1,921	150.7
990-1991	30,500	63,315	9	18	7.9	67	30.85	2,078	154.2
991-1992	26,400	⁴ 62,185	8	21	8.7	76	30.94	2,353	154.7
992-1993	20,700	⁴51,150	7	19	8.5	75	32.82	2,466	164.1
993-1994	18,600	44,016	6	16	8.1	71	32.94	2,348	164.7
994-1995	18,700	39,670	6	15	6.8	59	35.73	2,120	178.6
995-1996	16,800	42,263	6	19	7.8	69	35.86	2,461	179.3
996-1997	15,300	40,228	5	18	7.2	63	40.57	2,564	202.8
97-1998	11,300	30,175	4	18	6.9	60	42.78	2,571	213.9
98-1999	12,600	35,354	5	16	7.0	62	43.81	2,719	219.0
99-2000	13.700	38,317	5	13	6.9	61	45.51	2,759	227.5
000-2001	16,700	46,120	6	13	6.6	57	47.81	2,736	239.0
001-2002	17,800	51,398	7	14	6.7	58	49.62	2,862	248.0
002-2003	15,400	49.563	6	17	7.1	62	51.45	3,182	257.2

See footnotes at end of table.

Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1973-1974 through 2002-2003 - Continued

				-	Average per beneficiary					
		Amount of gross	Beneficiaries per 100	Benefit exhaustions	Creditable	Creditable/		Amount o	of benefits	
	Number of beneficiaries	benefits (thousands)	qualified employees ¹	per 100 beneficiaries ¹	registration periods	compensable days ²	Daily benefit	Total for year	Total per week ³	
SICKNESS ⁵										
1973-1974	63,400	\$39,777	10	11	5.7	77	\$12.39	\$627	\$62.00	
974-1975	56,600	35,934	9	11	5.7	76	12.55	635	62.80	
975-1976	73,900	85,145	11	13	5.8	78	21.22	1,153	106.10	
976-1977	74,800	94,469	12	14	5.9	79	22.66	1,262	113.30	
977-1978	75,200	92,213	12	12	5.6	75	23.49	1,266	117.50	
978-1979	71,600	87,129	12	12	5.4	72	24.14	1,216	120.70	
979-1980	70,500	84,633	11	11	5.3	70	24.59	1,201	122.95	
980-1981	68,900	82,990	11	11	5.2	70	24.75	1,205	123.80	
981-1982	66,400	83,570	11	12	5.4	72	24.85	1,255	124.25	
982-1983	59,300	81,077	10	15	5.8	78	24.88	1,366	124.40	
983-1984	52,000	70,000	10	14	5.8	77	24.88	1,346	124.40	
984-1985	48,100	65,763	10	14	5.9	78	24.88	1,368	124.40	
985-1986	46,400	69,114	10	17	6.4	85	24.88	1,491	124.40	
986-1987	45,200	72,678	11	19	6.9	65	24.69	1,609	123.45	
987-1988	41,700	66,809	11	18	6.9	65	24.74	1,602	123.70	
988-1989	33,700	62,115	9	19	7.1	67	27.63	1,845	138.15	
989-1990	28,200	58,337	8	20	7.2	68	30.24	2,068	151.20	
990-1991	25,600	54,528	8	21	7.4	69	30.81	2,133	154.05	
991-1992	23,600	52,666	7	21	7.7	72	30.97	2,232	154.85	
992-1993	21,800	50,693	7	20	7.6	71	32.80	2,323	164.00	
993-1994	21,600	50,613	7	16	7.5	71	32.98	2,328	164.90	
994-1995	21,000	54,006	7	20	7.7	72	35.74	2,573	178.70	
995-1996	20,400	55,437	7	21	7.9	74	35.94	2,652	179.70	
996-1997	20,500	60,566	7	21	7.6	70	40.18	2,825	200.90	
997-1998	20,500	63,356	7	18	7.7	69	42.90	2,967	214.50	
998-1999	20,600	64,203	8	16	7.6	68	43.91	2,999	219.55	
999-2000	22,000	69,992	8	17	7.8	69	45.75	3,152	228.73	
000-2001	23,000	78,584	8	19	7.9	71	47.88	3,388	239.42	
001-2002	23,000	84,125	9	20	8.2	73	49.85	3,629	249.2	
002-2003	22,400	83,690	9	19	8.0	71	51.83	3,701	259.17	

See footnotes at end of table.

Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1973-1974 through 2002-2003 - Continued

NOTE.--Data based on sample tabulations through 1974-1975 and total counts thereafter. Data include all unemployment and sickness in claims periods begun in the year. For this reason, and because adjustments of benefit amounts have occurred after tabulating cutoff dates, the total amounts of benefits differ substantially from the figures in Tables A1 and C1. Beginning in benefit year 1986-1987 the table was compiled using different source materials than those used in previous years.

¹ Through benefit year 1985-1986, beneficiaries per 100 qualified employees based on data for current general benefit year; exhaustions per 100 beneficiaries refer to normal benefits only.

² Compensable days data was first used in benefit year 1986-1987. Previous years data refers to creditable days.

³ Benefit for full week of unemployment or sickness.

⁴ Includes benefits under Title V of the Emergency Unemployment Compensation Act of 1991, as amended, which provided extended unemployment benefits paid to claimants with less than 10 years of service and additional extended benefits to those with 10-14 years.

⁵ Sickness data exclude benefits not payable because of concurrent entitlement to other social insurance benefits or because of receipt of a personal injury settlement.

Table C3.--Unemployment and sickness beneficiaries in benefit year 2002-2003 and selected data, by completed years of service

	Benefic	iaries	A	Average per beneficiary		
Completed years of service	Total	Per 100 qualified employees	Compensable days on benefit rolls	Daily benefit	Amount of benefits for year	
UNEMPLOYMENT						
Under 10	9,100	10	64	\$52	\$3,300	
10-14	1,400	7	65	52	3,300	
15 and over	4,900	3	58	51	3,000	
Total	15,400	6	62	\$51	\$3,200	
SICKNESS						
Under 10	6,300	7	68	\$52	\$3,500	
10-14	2,100	10	74	52	3,800	
15 and over	14,100	9	73	52	3,800	
Total	22,400	9	71	\$52	\$3,700	

NOTE.-- Data is partly estimated.

Table C4.--Unemployment and sickness beneficiaries, and total gross benefits for the year, by state, benefit year 2002-2003

	Unemployr	ment benefits	Sicknes	s benefits
States	Beneficiaries	Total amount	Beneficiaries	Total amount
Alabama	172	\$433,000	332	\$1,263,000
Alaska	57	309,000	4	18,000
Arizona	464	1,382,000	234	865,000
Arkansas	163	421,000	537	2,176,000
California	1,024	3,616,000	1,553	6,121,000
Colorado	244	753,000	225	731,000
Connecticut	31	109,000	116	417,000
Delaware	121	542,000	166	603,000
Washington DC	23	110,000	51	230,000
Florida	226	741,000	548	2,151,000
Georgia	298	991,000	550	2,066,000
Hawaii	3	19,000		
Idaho	107	275,000	128	548,000
Illinois	1,202	4,488,000	1,780	6,290,000
Indiana	582	2,293,000	766	2,805,000
lowa	455	1,443,000	294	996,000
Kansas	448	1,253,000	431	1,516,000
Kentucky	344	792,000	594	2,518,000
Louisiana	236	708,000	358	1,485,000
Maine	124	489,000	101	436,000
Maryland	271	1,005,000	527	2,023,000
Massachusetts	116	499,000	263	990,000
Michigan	368	1,129,000	552	2,008,000
Minnesota	501	1,459,000	458	1,603,000
Mississippi	86	301,000	161	608,000
Missouri	443	1,300,000	618	2,152,000
Montana	267	779,000	181	574,000
Nebraska	680	1,976,000	822	2,632,000
Nevada	44	130,000	61	266,000
New Hampshire	27	111,000	35	89,000
New Jersey	221	929,000	762	2,549,000
New Mexico	329	904,000	143	558,000

Table C4.--Unemployment and sickness beneficiaries, and total gross benefits for the year, by state, benefit year 2002-2003 - Continued

	Unemployr	ment benefits	Sickness benefits		
States	Beneficiaries	Total amount	Beneficiaries	Total amount	
New York	462	\$1,743,000	1,669	\$5,862,000	
North Carolina	113	411,000	230	899,000	
North Dakota	297	880,000	130	459,000	
Ohio	859	2,817,000	1,019	3,880,000	
Oklahoma	102	264,000	121	463,000	
Oregon	143	452,000	279	1,138,000	
Pennsylvania	1,000	3,267,000	1,627	6,834,000	
Rhode Island	9	30,000	44	158,000	
South Carolina	75	314,000	194	801,000	
South Dakota	90	261,000	50	155,000	
Tennessee	171	437,000	410	1,586,000	
Texas	648	2,027,000	1,266	5,059,000	
Utah	171	420,000	124	443,000	
Vermont	18	80,000	6	21,000	
Virginia	266	692,000	533	1,902,000	
Washington	220	602,000	412	1,364,000	
West Virginia	242	663,000	376	1,528,000	
Wisconsin	470	1,573,000	362	1,078,000	
Wyoming	351	912,000	227	743,000	
Total ¹	15,396	\$49,563,000	22,445	\$83,690,000	

¹ Includes beneficiaries whose state of residence was unkown.

NOTE.--Detail may not add to totals due to rounding.

Data is partly estimated.

Table C5.--Beneficiaries and selected averages for benefit year 2002-2003 unemployment, by age and sex

-		Number of	beneficiaries		Aver	age per benefi	ciary
Age on birthday in 2002	Total	Female	Qualified employees	Per 100 qualified employees	Compensable days of unemployment	Daily benefit	Amount of benefits for year
Under 25	228	19	3,600	6	66	\$51.53	\$3,382
25 to 29	1,393	130	13,100	11	59	51.70	3,034
30 to 34	2,226	179	20,900	11	58	51.60	3,018
35 to 39	2,084	161	21,300	10	60	51.74	3,127
40 to 44	1,992	238	25,800	8	63	51.62	3,250
45 to 49	2,625	235	45,600	6	62	51.29	3,197
50 to 54	2,438	188	54,000	5	63	51.37	3,216
55 to 59	1,622	135	41,700	4	63	51.21	3,232
60 to 64	684	72	18,400	4	71	51.00	3,630
65 to 69	96	11	2,200	4	62	49.48	3,062
70 and older	8	2	400	2	100	49.77	4,996
ALL BENEFICIARIES							
Male	14,026		226,600	6	60	\$51.49	\$3,085
Female	1,370	1,370	22,200	6	82	\$51.20	\$4,181
Total ¹	15,396	1,370	248,800	6	62	\$51.45	\$3,182

¹ Includes employees whose sex or age was not reported.

NOTE.-- Beneficiary figures based on payments made in the year, regardless of the benefit year for which payment was made. Qualified employees for 2002-2003 benefit year are those qualified on the basis of 2001 compensation.

Table C6.--Beneficiaries and selected averages for benefit year 2002-2003 sickness, by age and sex

		Number of	beneficiaries		Avera	age per benefi	ciary
Age on birthday in 2002	Total	Female	Qualified employees	Per 100 qualified employees	Compensable days of unemployment	Daily benefit	Amount of benefits for year
Under 25	75	17	3,600	2	54	\$51.88	\$2,804
25 to 29	668	132	13,100	5	56	51.97	2,910
30 to 34	1,408	290	20,900	7	62	51.81	3,188
35 to 39	1,718	339	21,300	8	66	51.83	3,424
40 to 44	2,030	342	25,800	8	68	51.76	3,498
45 to 49	3,597	428	45,600	8	72	51.74	3,722
50 to 54	5,184	456	54,000	10	74	51.84	3,860
55 to 59	4,838	385	41,700	12	75	51.98	3,887
60 to 64	2,572	200	18,400	14	75	51.91	3,870
65 to 69	325	51	2,200	15	75	50.85	3,822
70 and older	30	10	400	8	39	38.44	1,482
ALL BENEFICIARIES							
Male	19,795		226,600	9	72	\$51.85	\$3,728
Female	2,650	2,650	22,200	12	68	\$51.68	\$3,496
Total ¹	22,445	2,650	248,800	9	71	\$51.83	\$3,701

¹ Includes employees whose sex or age was not reported.

NOTE.-- Beneficiary figures based on payments made in the year, regardless of the benefit year for which payment was made. Qualified employees for 2002-2003 benefit year are those qualified on the basis of 2001 compensation.

Table C7.--Beneficiaries and average compensable days for benefit year 2002-2003 sickness, by type of sickness

iternational list no.	Type of sickness	Beneficiaries	Average compensabl days of sickness
001-139	Infective and parasitic diseases	131	54
140-239	Neoplasms	1,018	68
240-279	Endocrine, nutritional and metabolic diseases and immunity disorders	310	75
280-289	Diseases of the blood and blood forming organs	29	49
290-319	Mental disorders	2,374	77
320-389	Diseases of the nervous system and sense organs	1,535	70
390-459	Diseases of the circulatory system	1,996	70
460-519	Diseases of the respiratory system	603	53
520-579	Diseases of the digestive system	1,370	39
580-629	Diseases of the genitourinary system	184	54
630-679	Pregnancy, childbirth, and the puerperium, total ¹	354	57
680-709	Diseases of the skin and subcutaneous tissue	182	47
710-739	Diseases of the musculoskeletal system and connective tissue	4,709	92
740-759	Congenital anomalies	218	57
780-799	Symptoms and ill-defined conditions and perinatal morbidity and mortality	1,791	59
800-999	Injury and complications of poisoning	5,641	70
Total	_	22.445	71

¹ Includes normal periods of pregnancy and the puerperium in addition to morbidities included in the classifications numbered 630-679.

NOTE.--Type of sickness is determined by the first sickness for which payment was made. Classification by sickness group is in accordance with <u>The International Classification of Diseases</u>, Clinical Modification (ICD-9-CM), United States Government.

TABLE C8. - UI & SI BENEFICIARIES BY MONTH FOR BENEFIT YEAR 2002-2003

Beneficiaries

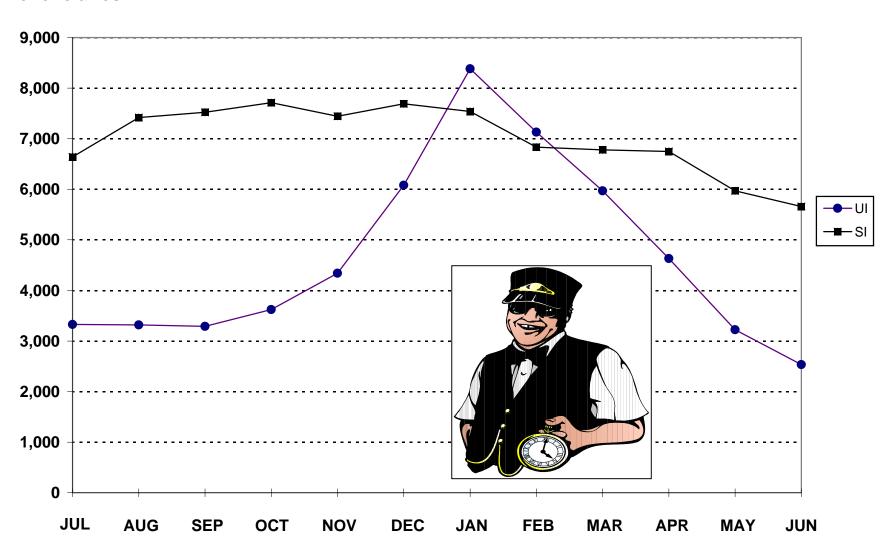
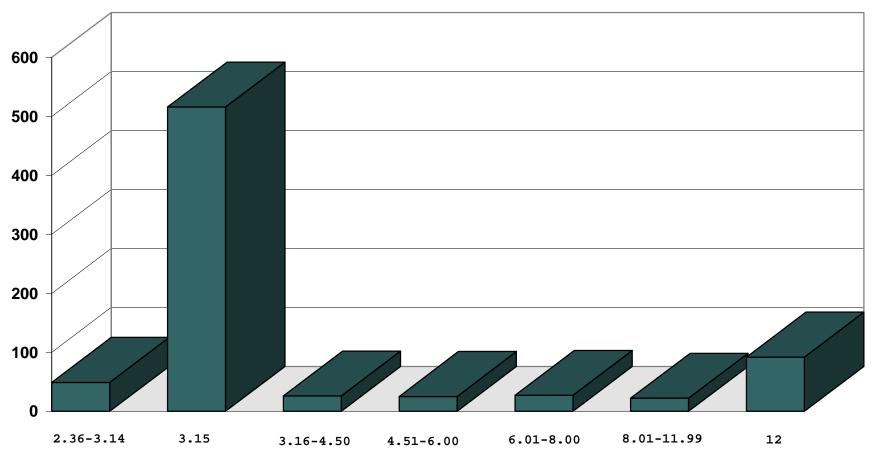


TABLE C9. - EXPERIENCE RATING DISTRIBUTION, BY NUMBER OF EMPLOYERS, 2003

EMPLOYERS



CONTRIBUTION RATE (percent)